

a planning analysis tool comprising objects for entering projected financial data for a financial activity simulation;

a budgeting analysis tool comprising objects for comparing current financial data with projected financial data; and

template objects comprising groupings of account, category and transaction objects into associated collections, each collection being movable as a group, for simplified manipulation of financial information.

Please rewrite claim 18 as follows:

18. (once amended) A method for recording, predicting, and comparing financial data using a personal financial management software program, comprising:

creating, manipulating, and displaying objects of object-oriented software programs by a graphical user interface;

entering data from current financial transactions for recording purposes using objects of a current activity tool;

entering projected financial data for simulating financial activity using objects of a planning analysis tool;

comparing current financial data with projected financial data using objects of a budgeting analysis tool; and

grouping account, category and transaction objects into associated collections within template objects, each collection being movable as a group, for simplified manipulation of financial information.

Please rewrite claim 31 as follows:

31. (once amended) A computer-implemented method for personal financial management, comprising the steps of:

creating, manipulating, and displaying objects of object-oriented software programs by a graphical user interface;

entering data into objects belonging to an account class, a category class, and a transaction class based on past, current, and projected financial transactions;

defining objects belonging to a template class that associate common activities to a financial transaction comprising objects of an account class, a category class, and a transaction class;

simulating financial activity due to all objects representing financial transactions from the earliest past date to the latest future date entered;

tracking cash flows by use of cash objects;

identifying and graphically depicting discrepancies and shortfalls in the simulated transactions;

comparing current financial data with projected financial data based on objects representing financial transactions;

adjusting object data to eliminate and minimize discrepancies and shortfalls, and to provide a more accurate fit with actual financial activity;

displaying a to-do list for prompting the user to initiate planned actions; and

grouping account, category and transaction objects into associated collections within template objects, each collection being movable as a group, for simplified manipulation of financial information.

Please rewrite claim 34 as follows:

34. (once amended) A personal financial management system for recording, predicting, and comparing financial data, comprising:

- a graphical user interface for creating, manipulating and displaying objects of object-oriented software programs;
 - a current activity tool comprising objects for entering data from current financial transactions for recording purposes;
 - a planning analysis tool comprising objects for entering projected financial data for a financial activity simulation;
 - a budgeting analysis tool comprising objects for comparing current financial data with projected financial data; and
- template objects comprising groupings of account, category and transaction objects into associated collections, each collection being movable as a group, for simplified manipulation of financial information.